

From: "Dave Griffin" <dgriffin@marsbank.com> on 03/17/2004 11:50:51 AM
Subject: Regulation BB - Community Reinvestment Act

I am the Loan Review/Compliance/CRA Officer of a \$280 million community bank. This would be the first year of being considered a Large CRA Bank. In every other regulatory matter a bank our size is a Small Bank. I encourage the regulators to change the threshold from \$250 million to at least \$500 million. This will allow me and my bank to make more CRA-type loans and reduce the time spent keeping CRA records.

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| Griffin | David L. |
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